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ROBERT J. DEL TUFO
ATTORNEY GENERAL OF NEW JERSEY

By: Kathy Rohr
Deputy Attorney General
Division of Law
1207 Raymond Boulevard
Newark, New Jersey 07102
Tel: (201) 648-4735

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC
SAFETY
DIVISION OF CONSUMER AFFAIRS
STATE BOARD OF DENTISTRY
DOCKET NO.

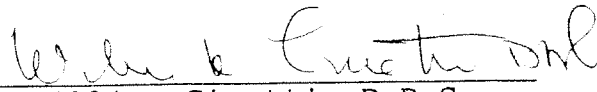
In the Matter of)	
EDWARD SCHWARZ, D.D.S.)	Administrative Action
Licensed to Practice Dentistry)	CONSENT ORDER
in the State of New Jersey)	

This matter was opened to the State Board of Dentistry ("Board") upon receipt of information alleging that in or about the period July 1990 through September 1990, respondent Edward Schwarz, D.D.S., submitted a claim to an insurance company on behalf of patient Fannie Mae Cross for services which were not in fact rendered to the patient. Said claim involved a series of claimed services, including partial upper and lower dentures, totaling approximately \$1,400.00 in fees claimed for services not performed. The benefits issued by the carrier in reliance on said claim have been returned. It appearing that the parties wish to resolve this matter without recourse to formal proceedings and for good cause shown;

IT IS ON THIS 16 DAY OF May, 1991,
HEREBY ORDERED AND AGREED THAT:

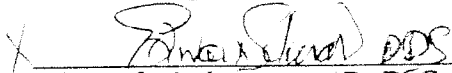
1. Respondent shall be assessed a civil penalty in the amount of \$1,400.00. Payment shall be made by certified check or money order made payable to the State of New Jersey in the aforesaid amount and submitted to the Board within thirty (30) days of the entry date of this Order.

2. Respondent shall cease and desist from any and all misrepresentation or deception in the submission of insurance claims on behalf of patients in any manner whatsoever.

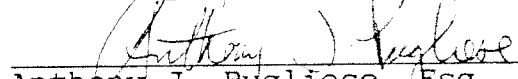


William Cinotti, D.D.S.
President
State Board of Dentistry

I have read the within Order
and I understand its terms.
I hereby agree to the form
and entry of this Consent Order.


Edward Schwarz, D.D.S.

I hereby consent to the form
and entry of the within Order.


Anthony J. Pugliese, Esq.
Attorney for Edward Schwarz, D.D.S.